

Information to identify the case:

| | | |
|---|-------------------|--|
| Debtor 1 | David Wadsworth | Social Security number or ITIN xxx-xx-6787 |
| | | EIN _____ |
| Debtor 2 (Spouse, if filing) | Karen L Wadsworth | Social Security number or ITIN xxx-xx-6988 |
| | | EIN _____ |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | |
| Case number: 17-24220-GLT | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David Wadsworth
fka Karen Latkanich

Karen L Wadsworth

10/10/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David Wadsworth
Karen L Wadsworth
Debtors

Case No. 17-24220-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Oct 10, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2023:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + David Wadsworth, Karen L Wadsworth, 309 Baltimore Street, Belle Vernon, PA 15012-1562 |
| 14714448 | + Wesbanco Inc, 1 Bank Plaza, Wheeling, WV 26003-3565 |
| 14714449 | + Westmoreland Community Federal, 1007 Georges Station Road, Greensburg, PA 15601-6982 |

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address EDI: PENNDEPTREV | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Oct 11 2023 08:27:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | + Email/Text: BKBCNMAIL@carringtonms.com | Oct 11 2023 04:33:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | Email/Text: pconley@westmorelandfcu.org | Oct 11 2023 04:32:00 | Carrington Mortgage Services, LLC, et al., 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5948 |
| cr | + Email/Text: bankrupt-adjdept@wesbanco.com | Oct 11 2023 04:33:00 | Westmoreland Community Federal Credit Union, 230 Theobold Avenue, BUILDING G, GREENSBURGH, PA 15601 |
| 14759829 | + Email/Text: BKBCNMAIL@carringtonms.com | Oct 11 2023 04:32:00 | WESBANCO BANK, INC, 1 BANK PLAZA, WHEELING, WV 26003-3565 |
| 14714439 | + EDI: TSYS2 | Oct 11 2023 08:27:00 | Bank of America, N.A., c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948 |
| 14714440 | + Email/Text: BKBCNMAIL@carringtonms.com | Oct 11 2023 04:32:00 | Brclysbankde, Po Box 8803, Wilmington, DE 19899-8803 |
| 15558806 | + Email/Text: BKBCNMAIL@carringtonms.com | Oct 11 2023 04:32:00 | Carrington Mortgage Services, 1600 South Douglass Road,, Suite 200-A, Anaheim, CA 92806-5948 |
| 14714441 | + EDI: WFNNB.COM | Oct 11 2023 08:27:00 | Cb/buckle, Po Box 182789, Columbus, OH 43218-2789 |
| 14714442 | EDI: DISCOVER.COM | Oct 11 2023 08:27:00 | Discoverbank, Po Box 15316, Wilmington, DE 19850 |
| 14714443 | EDI: IRS.COM | Oct 11 2023 08:27:00 | Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114 |

District/off: 0315-2

User: auto

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Date Rcvd: Oct 10, 2023

Form ID: 3180W

Total Noticed: 28

| | | | |
|----------|--|----------------------|---|
| 14714444 | + Email/Text: bankruptcydpt@mcmcg.com | Oct 11 2023 04:33:00 | Midland Fund, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710 |
| 14754122 | + Email/Text: bankruptcydpt@mcmcg.com | Oct 11 2023 04:33:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 |
| 14714445 | EDI: PENNDEPTREV | Oct 11 2023 08:27:00 | PA Dept. of Revenue, PO Box 280946, Harrisburg, PA 17128-0946 |
| 14714445 | Email/Text: RVSVBICNOTICE1@state.pa.us | Oct 11 2023 04:33:00 | PA Dept. of Revenue, PO Box 280946, Harrisburg, PA 17128-0946 |
| 14726564 | EDI: PRA.COM | Oct 11 2023 08:27:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 14715308 | + EDI: RECOVERYCORP.COM | Oct 11 2023 08:27:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14728243 | EDI: PENNDEPTREV | Oct 11 2023 08:27:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946 |
| 14728243 | Email/Text: RVSVBICNOTICE1@state.pa.us | Oct 11 2023 04:33:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946 |
| 14732037 | + Email/Text: ebnpeoples@grblaw.com | Oct 11 2023 04:32:00 | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828 |
| 14790338 | EDI: Q3G.COM | Oct 11 2023 08:27:00 | Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 14714446 | + EDI: CITICORP.COM | Oct 11 2023 08:27:00 | Sunoco/citi, Po Box 6497, Sioux Falls, SD 57117-6497 |
| 14714447 | Email/Text: vci.bkcy@vwcredit.com | Oct 11 2023 04:33:00 | Vw Credit, 2333 Waukeegan Rd, Deerfield, IL 60015 |
| 14725481 | + Email/Text: VWBKNotices@nationalbankruptcy.com | Oct 11 2023 04:32:00 | VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013 |
| 14757816 | EDI: AIS.COM | Oct 11 2023 08:27:00 | Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838 |
| 14743848 | EDI: WFFC2 | Oct 11 2023 08:27:00 | Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657 |
| 14714450 | + EDI: WFFC2 | Oct 11 2023 08:27:00 | Wfds/wds, Po Box 1697, Winterville, NC 28590-1697 |

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | BANK OF AMERICA, N.A. |
| cr | | Carrington Mortgage Services, LLC |
| cr | | VW Credit, Inc. |
| 14745576 | | Westmoreland Community Federal Credit Union |
| smg | * | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| cr | *+ | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828 |
| 15427555 | *P++ | PHEPLE FEDERAL CREDIT UNION, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURG PA 15601-3734, address filed with court;, PHEPLE FEDERAL CREDIT UNION, 230 THEOBOLD AVENUE, GREENSBURG, PA 15601 |
| 14714451 | *P++ | PHEPLE FEDERAL CREDIT UNION, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURG PA 15601-3734, address filed with court;, Wstmrlnd Fcu, 238 S Pennsylvania Ave, Greensburg, PA 15601 |

TOTAL: 4 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2023 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|--|
| Brian Nicholas | on behalf of Creditor VW Credit Inc. bnicholas@kmllawgroup.com |
| Corey J. Saccia | on behalf of Debtor David Wadsworth csacca@bononilaw.com coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecfmail@gmail.com;r39887@notify.bestcase.com;3230706420@filings.docketbird.com |
| Corey J. Saccia | on behalf of Joint Debtor Karen L Wadsworth csacca@bononilaw.com coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecfmail@gmail.com;r39887@notify.bestcase.com;3230706420@filings.docketbird.com |
| Heather Stacey Riloff | on behalf of Creditor Carrington Mortgage Services LLC logsecf@logs.com, Michelle@mvrlaw.com |
| Kevin Scott Frankel | on behalf of Creditor Carrington Mortgage Services LLC, et al. pabk@logs.com, logsecf@logs.com |
| Kristen D. Little | on behalf of Creditor BANK OF AMERICA N.A. KRLITTLE@FIRSTAM.COM |
| Kristen D. Little | on behalf of Creditor Carrington Mortgage Services LLC, et al. KRLITTLE@FIRSTAM.COM |
| Natalie Norina Piscione | on behalf of Creditor Westmoreland Community Federal Credit Union covellilawoffices@yahoo.com ndantonio@covellilaw.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmevf@chapter13trusteewdpa.com |
| S. James Wallace | on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com |

TOTAL: 11